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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
 1/13/21 2:42 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

In re:	:	Case No.:	19-23519-GLT
	:	Chapter:	13
Michelle A. Merella	:		
	:		
	:	Date:	1/13/2021
<i>Debtor(s).</i>	:	Time:	09:30

PROCEEDING MEMO

MATTER: #52 - Motion for Relief from Stay Filed by PNC Bank NA.
 #55 - Response filed by Trustee
 #56 - Response filed by Debtor

APPEARANCES:

Debtor:	Abagale Steidl
Trustee:	James Warmbrodt
PNC:	Karina Velter

NOTES: (9:45)

Velter: We've been in communication and we've agreed to continue for 90 days in order to monitor payments.

Court: Why should I continue it if there's no dispute that there's over \$100,000 in equity?

Velter: We have a cushion, but the debtor hasn't been consistent with payments so we just want to monitor for payments and then we'd withdraw the motion.

Court: If the payments aren't being made maybe the case should be converted to chapter 7.

Velter: We wouldn't be opposed to conversion.

Warmbrodt: We don't disagree with a continuance, there was a plan payment made in December and plan arrears are \$11,670.

Court: Isn't there equity here for the estate beyond the exemption?

Warmbrodt: Yes. PNC's balance is just over \$80,000, there's a few other liens totalling a few thousand, and the FMV is \$200,000.

Steidl: This case also has a pending certificate of default. The debtor was a document analyst who was laid off because of COVID.

Court: Although a postponement is not offensive, I'm inclined to deny the motion without prejudice because if payments aren't being made, I'll want to convert the case rather than grant stay relief.

OUTCOME:

1. PNC Bank NA.'s *Motion for Relief from Stay* [Dkt. No. 52] is DENIED [Text Order to Issue]

DATED: 1/13/2021